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FIG. 3

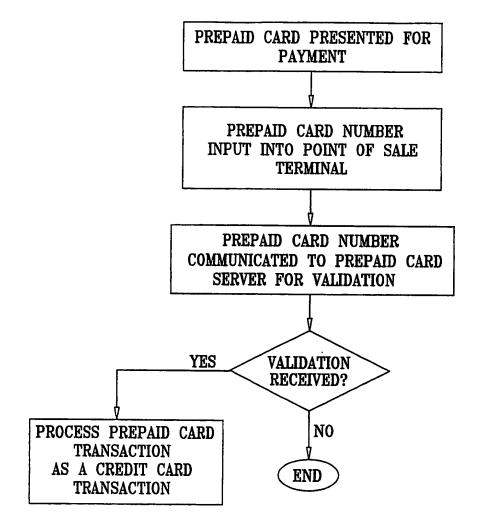


FIG. 4

VALIDATION & BALANCE
RECEIVED
FROM PREPAID CARD SERVER

TRANSMIT PREPAID TRANSACTION
AMOUNT TO PREPAID CARD SERVER
TO UPDATE PREPAID CARD
BALANCE

IDENTIFY CREDIT CARD
ACCOUNT
OF PREPAID CARD ISSUER

CREDIT CARD ACCOUNT INDICIA,
PREPAID CARD TRANSACTION

CREDIT CARD ACCOUNT INDICIA,
PREPAID CARD TRANSACTION
AMOUNT
AND VENDOR ACCOUNT INDICIA
TRANSMITTED TO CREDIT CARD
TRANSACTION CLEARINGHOUSE